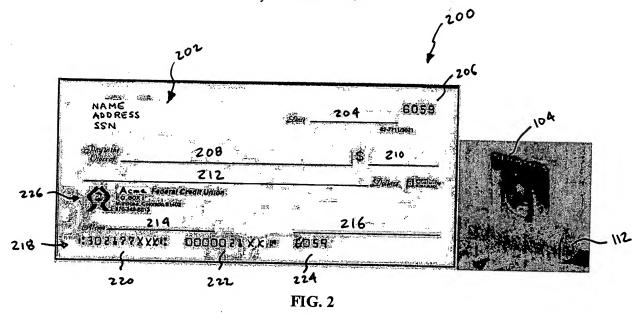


Attorney's Docket No. 014208.1626

Method and System for Effecting Payment
By Checks Through The Use Of Image Replacement Documents
By: Thomas D. Reyes



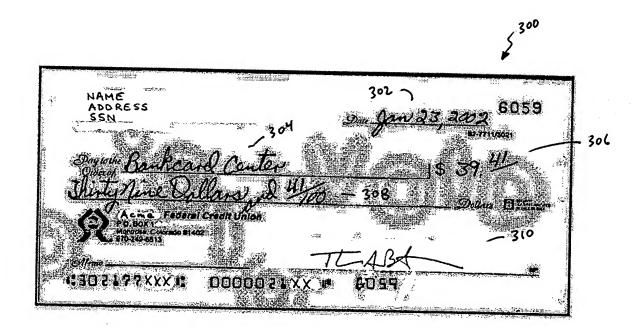


FIG. 3

Method and System for Effecting Payment
By Checks Through The Use Of Image
Replacement Documents
By: Thomas D. Reyes

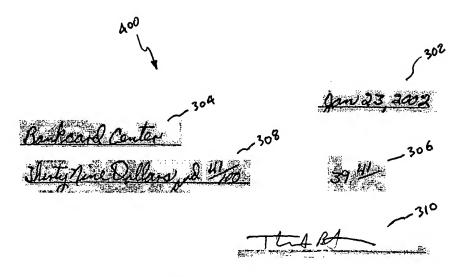


FIG. 4

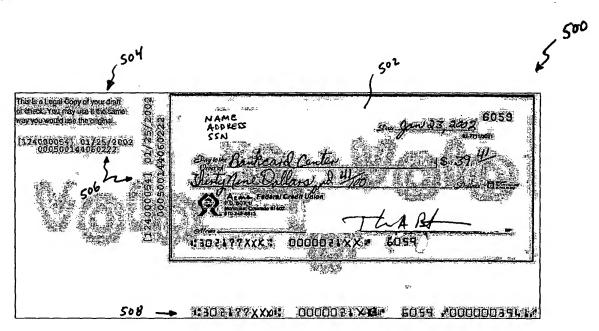


FIG. 5

Attorney's Docket No. 014208.1626 Method and System for Effecting Payment By Checks Through The Use Of Image Replacement Documents

By: Thomas D. Reyes

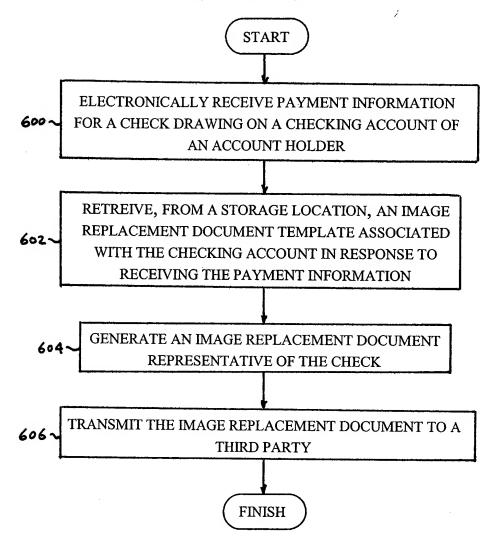


FIG. 6